REMARKS/ARGUMENT

Claims 54-55 and 68 are being amended to change their dependency.

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James A. Finder

Name of applicant, assignee or Registered Representative

Signature

March 20, 2002

Date of Signature

JAF:mcm

Respectfully submitted,

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APPENDIX B

VERSION WITH MARKINGS TO SHOW CHANGES MADE 37 C.F.R. § 1.121(b)(iii) AND (c)(ii)

CLAIMS:

AMENDED 54. The method as recited in claim [51] 53, wherein the risk shifting service is one of a hedge, a call and a put relating to a price of the product.

AMENDED 55. The method as recited in claim [48] 50, wherein the step of sending the product comprises:

transferring title of the product from the supplier to the third party; and transferring the title of the product from the third party to the customer.

AMENDED 68. The method as recited in claim [65] <u>67</u>, wherein the determining includes iterating through the time periods and determining available supply for each time period.